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Serial No. 09/190,727  
Express Mail Cert. No. EV 032 197 349 US  
**PATENT**

Docket No. CITI0080

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of : Cris T. PALTENGHE, et al.  
Serial No. : 09/190,727  
Filed : November 12, 1998  
For: : **Distributed Network Based Electronic Wallet**  
Group Art Unit : 2161  
Examiner : Hayes, J.

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**37 CFR 1.116 AMENDMENT AND RESPONSE**

Assistant Commissioner of Patents  
Attn: Box AF  
Washington, D.C. 20231

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GROUP 3600

Sir:

Please amend the above-identified application as follows to place the application in condition for allowance or better condition for appeal.

IN THE CLAIMS:

Please cancel claim 25 without prejudice to its re-introduction in a continuation application.

Please amend claim 22 as follows: